

[illegible]

A predictive model, for example, a neural network, evaluates individual debt holder accounts and predicts the amount that will be collected on each account based on learned relationships among known variables. The predictive model is generated using historical data of delinquent debt accounts, the collection methods used to collect the debts in the accounts, and the success of the collection methods. In one embodiment, the predictive model is generated using profiles of delinquent debt accounts summarizing patterns of events in the accounts, and the success of the collection effort in each account. In another embodiment, the predictive model includes a mathematical representation of the collector's notes created during the collection period for each account.